

09/694191

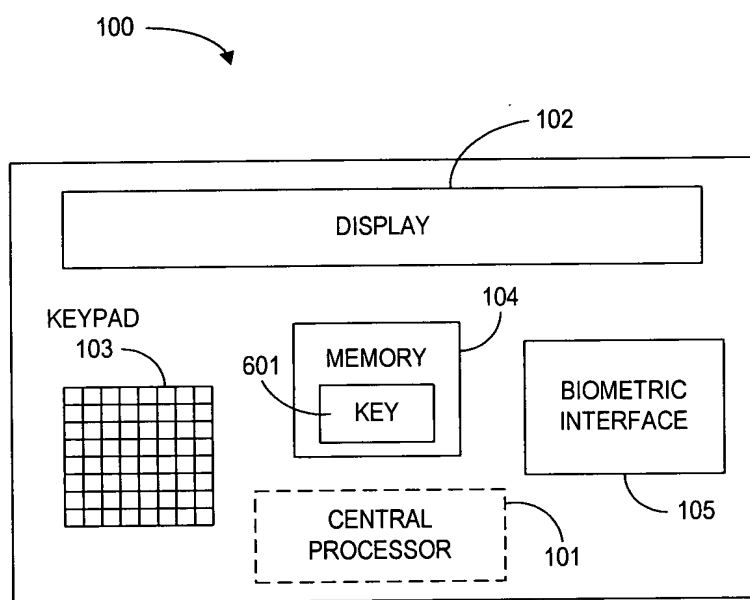


FIG. 1

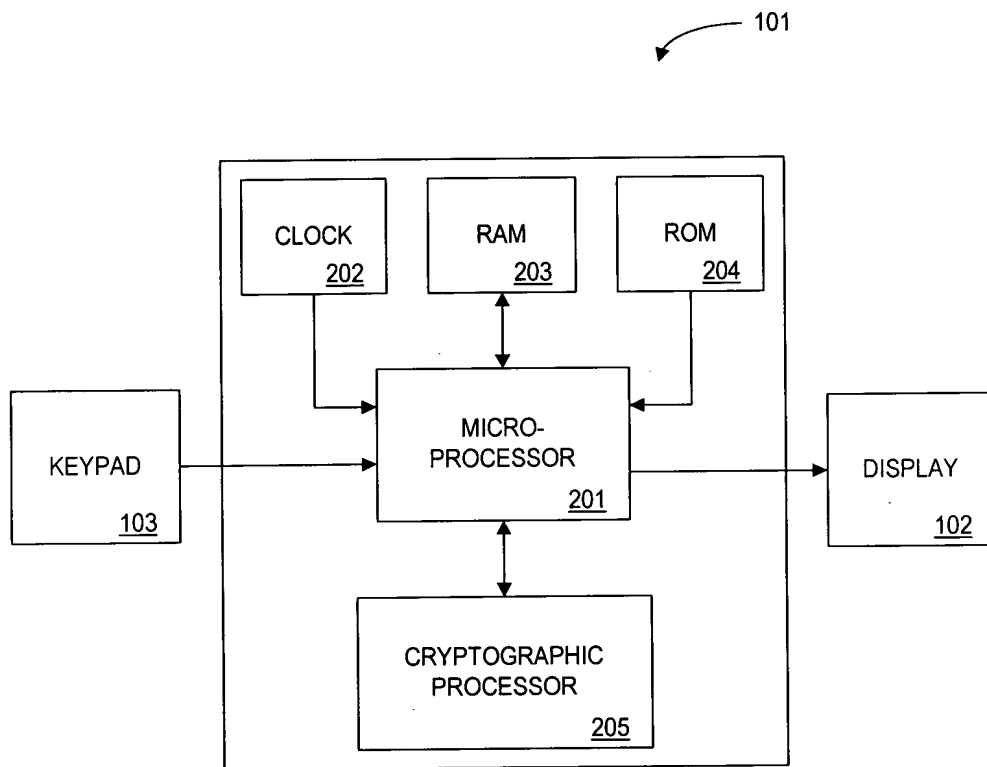


FIG. 2

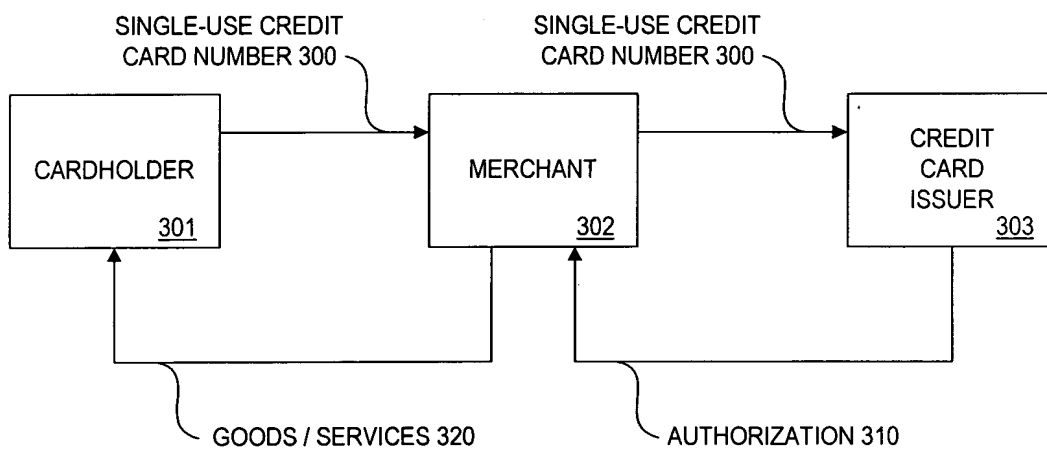


FIG. 3A

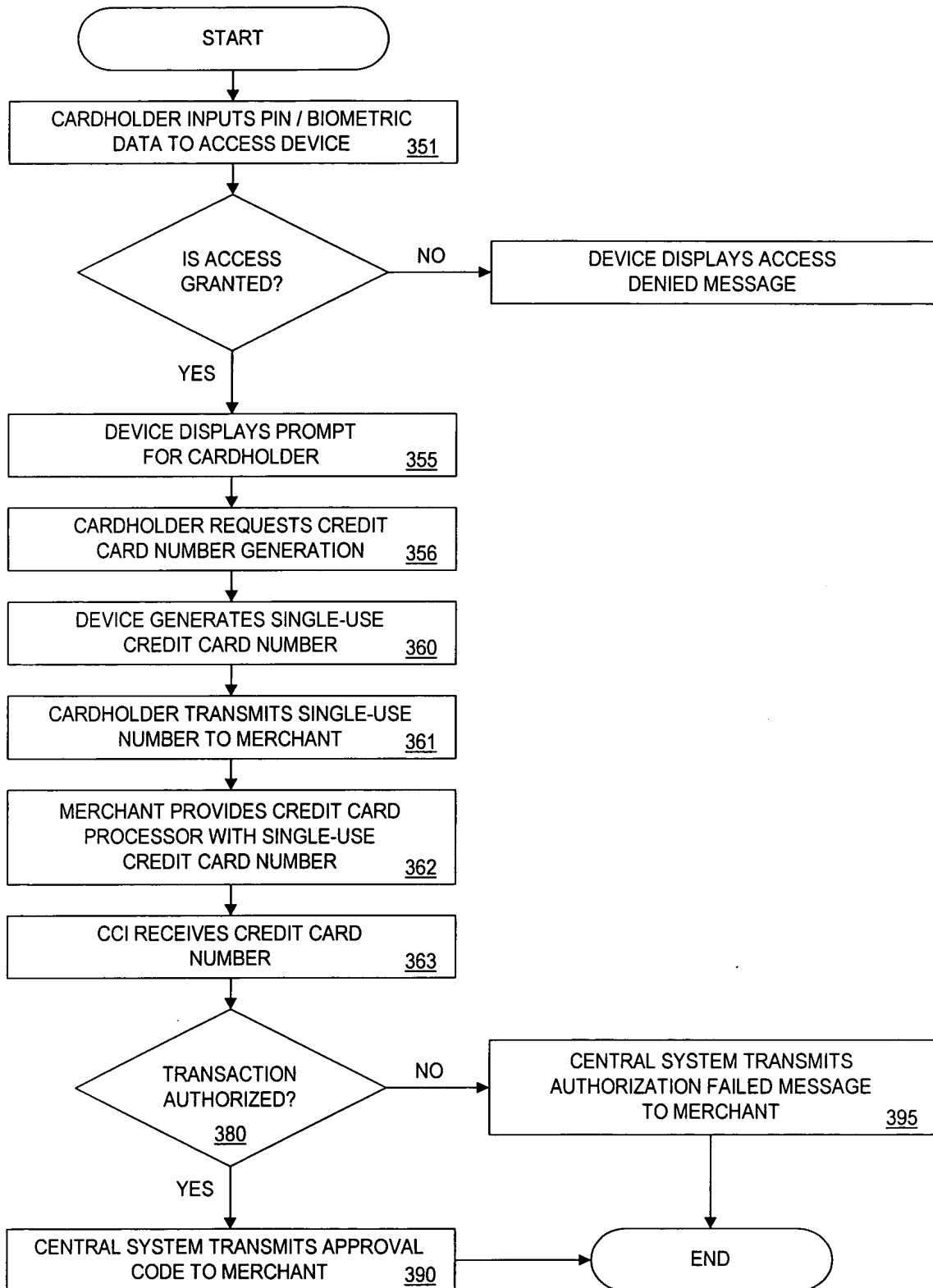


FIG. 3B

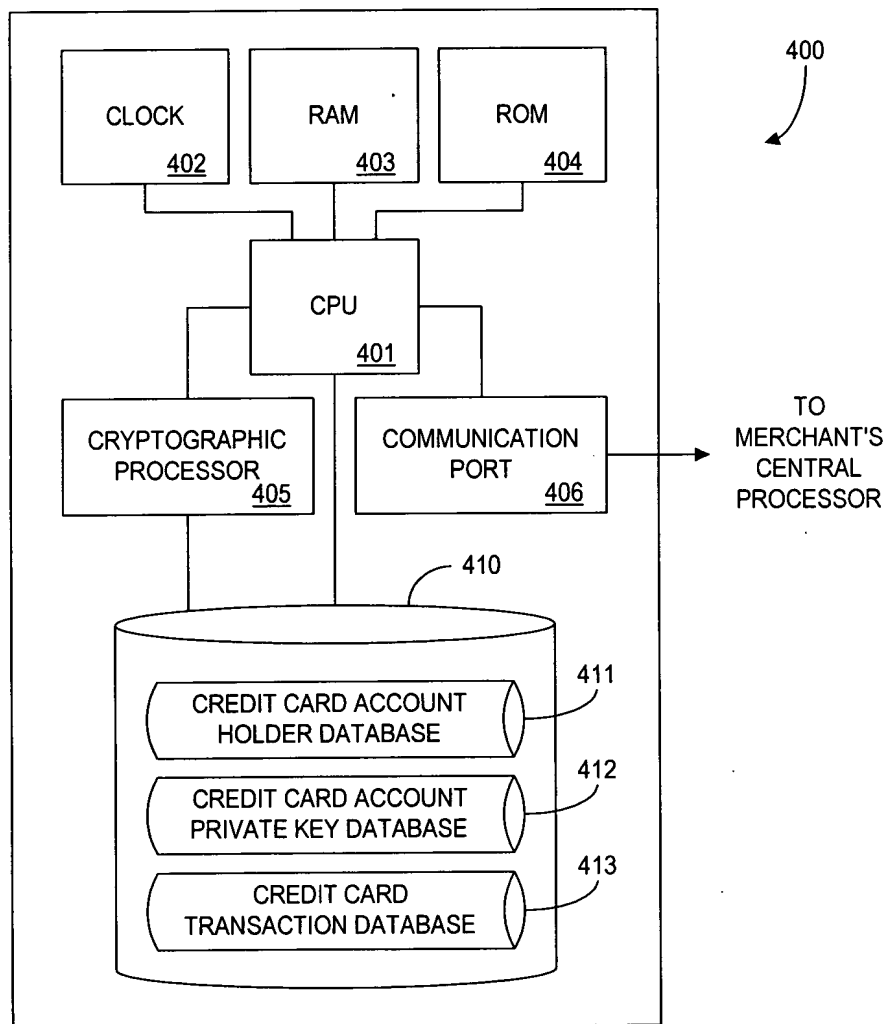


FIG. 4

FIG. 5 is a schematic diagram of a credit card system. The system includes a credit card 501, a credit card reader 502, a credit card writer 503, a credit card eraser 504, and a credit card verifier 505. The credit card 501 is connected to the credit card reader 502, the credit card writer 503, the credit card eraser 504, and the credit card verifier 505. The credit card reader 502 is connected to the credit card writer 503, the credit card eraser 504, and the credit card verifier 505. The credit card writer 503 is connected to the credit card eraser 504 and the credit card verifier 505. The credit card eraser 504 is connected to the credit card verifier 505.

411

CARDHOLDER ACCOUNT NUMBER	NAME	ADDRESS	PHONE NUMBER	TOTAL CREDIT LINE	AVAILABLE CREDIT LINE	EXPIRATION DATE
501	502	503	504	505	506	507
2222-3333- 4444-5555	TIM JOHNSON	99 MAIN ST. HOMETOWN, CT 22222	(333) 444-5555	\$2,000	\$1,233	05/98
9999-8888- 7777-6666	SUE MARVIN	10 CENTER ST. ROCKPORT, NJ 99999	(999) 111-2222	\$3,500	\$3,500	08/99

FIG. 5

412

CARDHOLDER PRIVATE KEY <u>601</u>	CARDHOLDER ACCOUNT NUMBER <u>501</u>	NONCE <u>602</u>
1100010101110	2222-3333- 4444-5555	1011011100011010
1000011111101	9999-8888- 7777-6666	0111011110010100

FIG. 6

413

CARDHOLDER ACCOUNT NUMBER <u>501</u>	EXPIRATION DATE <u>507</u>	TRANSACTION AMOUNT <u>702</u>	MERCHANT IDENTIFICATION NUMBER <u>703</u>	INITIALIZATION VARIABLE <u>704</u>
2222-3333- 4444-5555	05/98	\$23.98	123456	27
9999-8888- 7777-6666	08/99	\$56.34	654321	96

FIG. 7



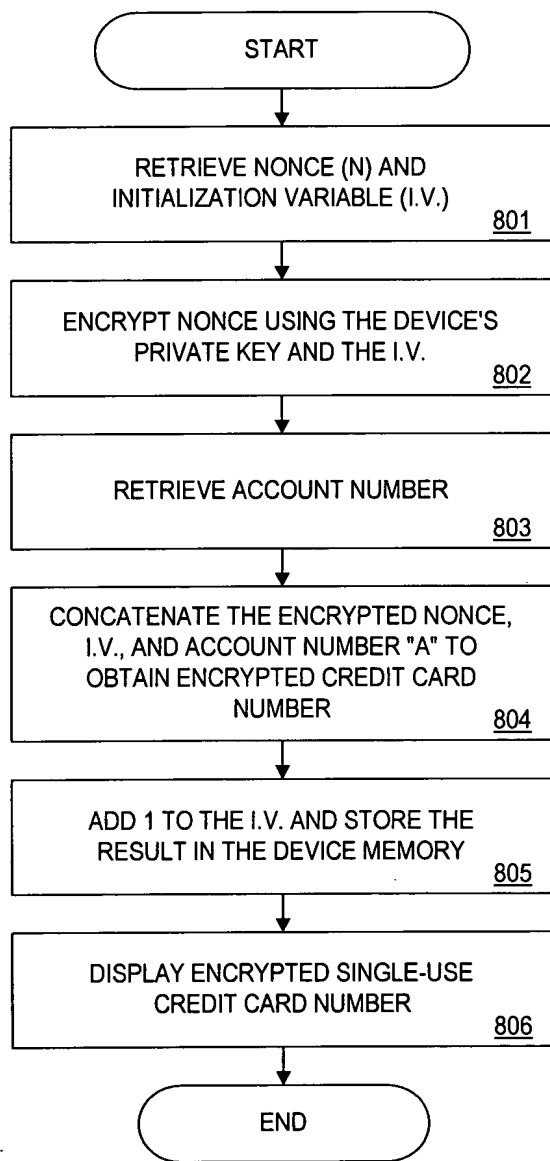


FIG. 8

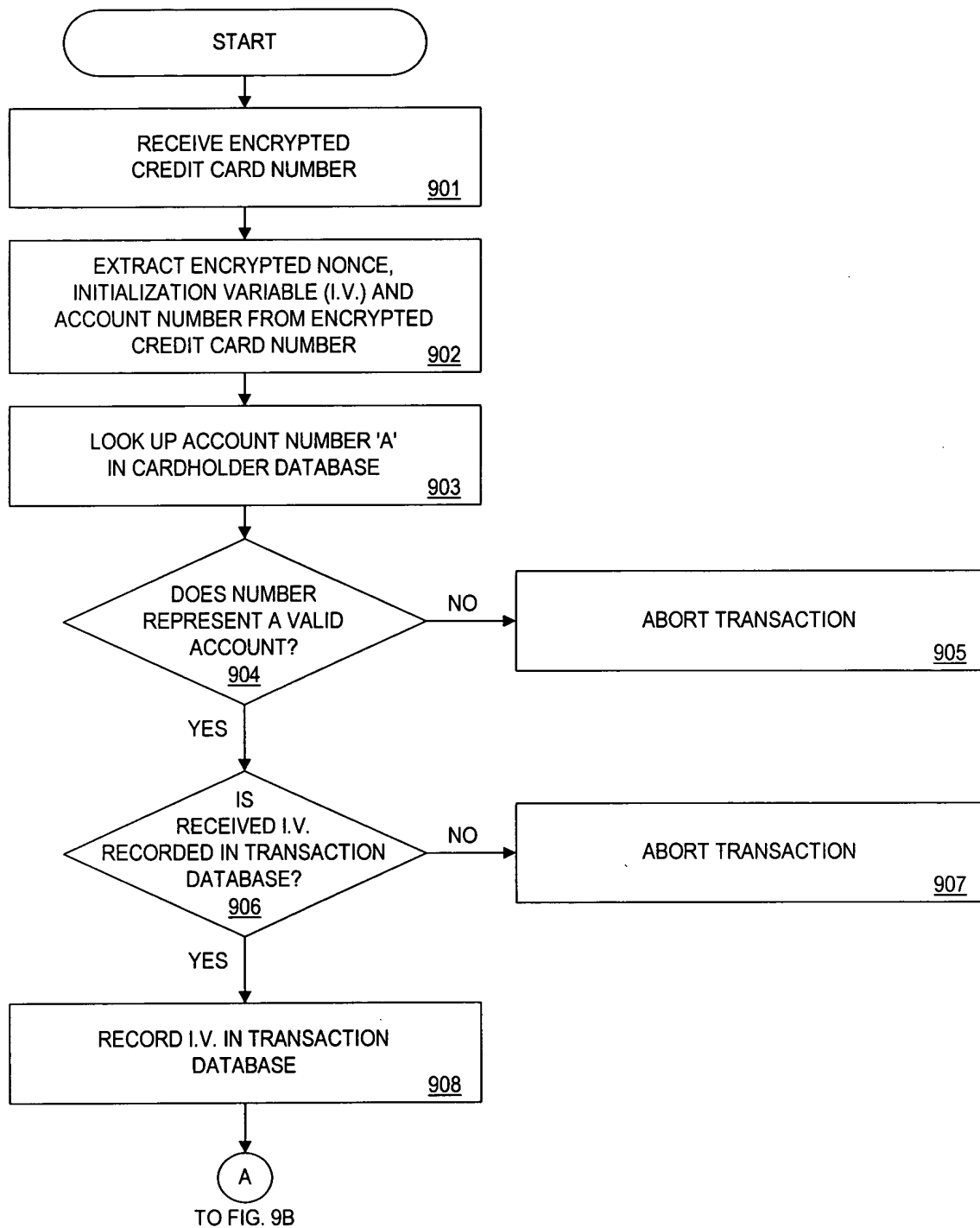


FIG. 9A

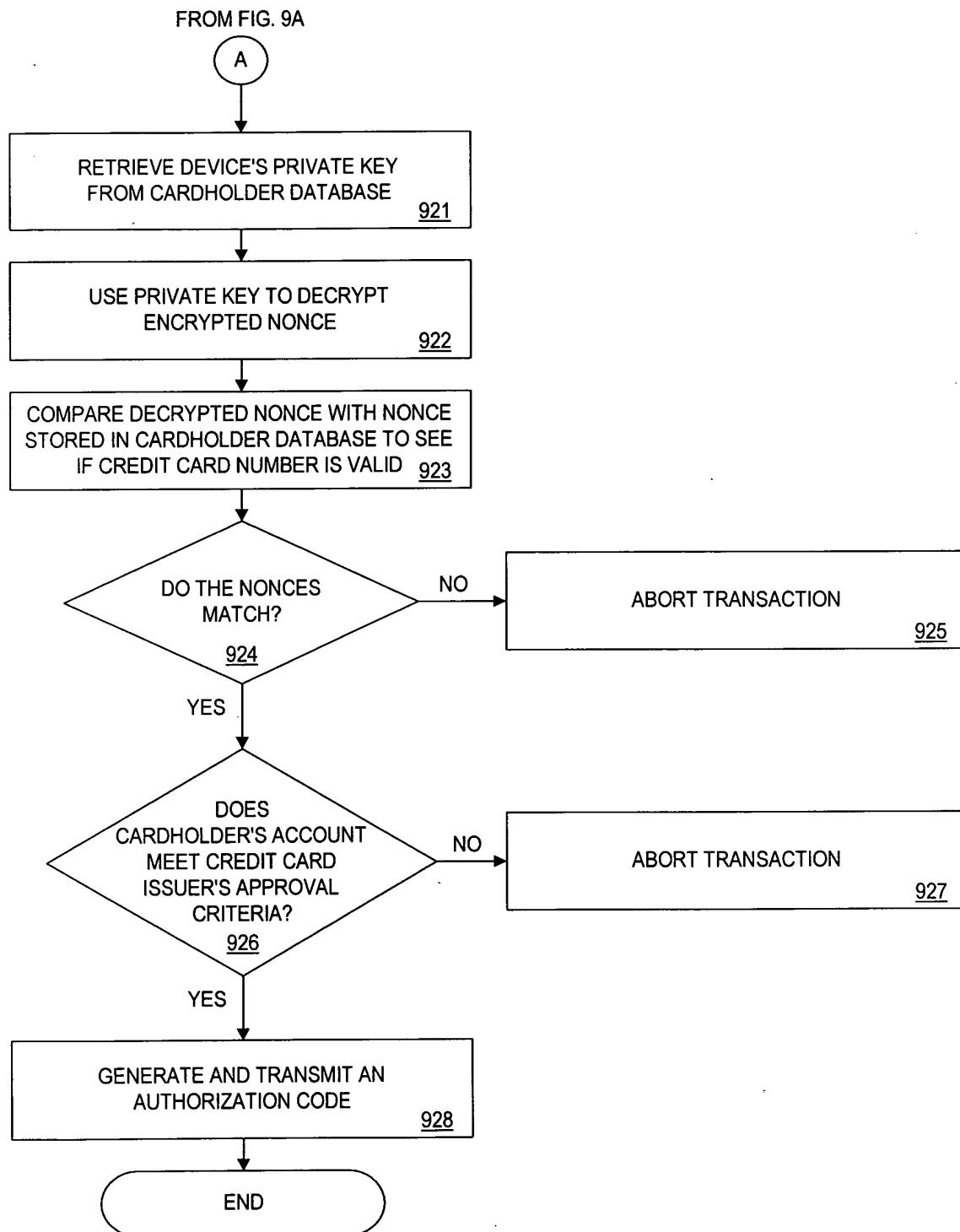


FIG. 9B

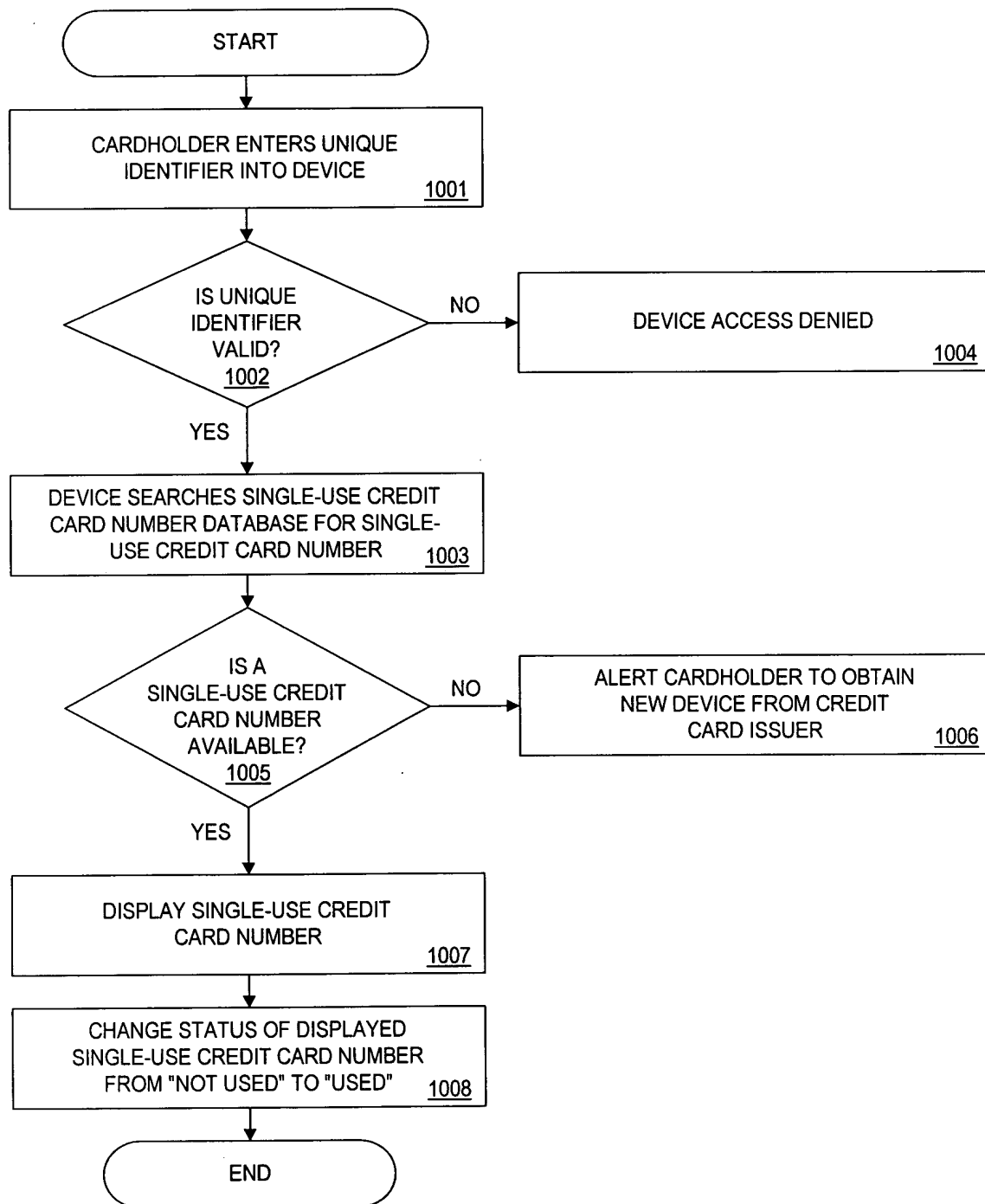


FIG. 10

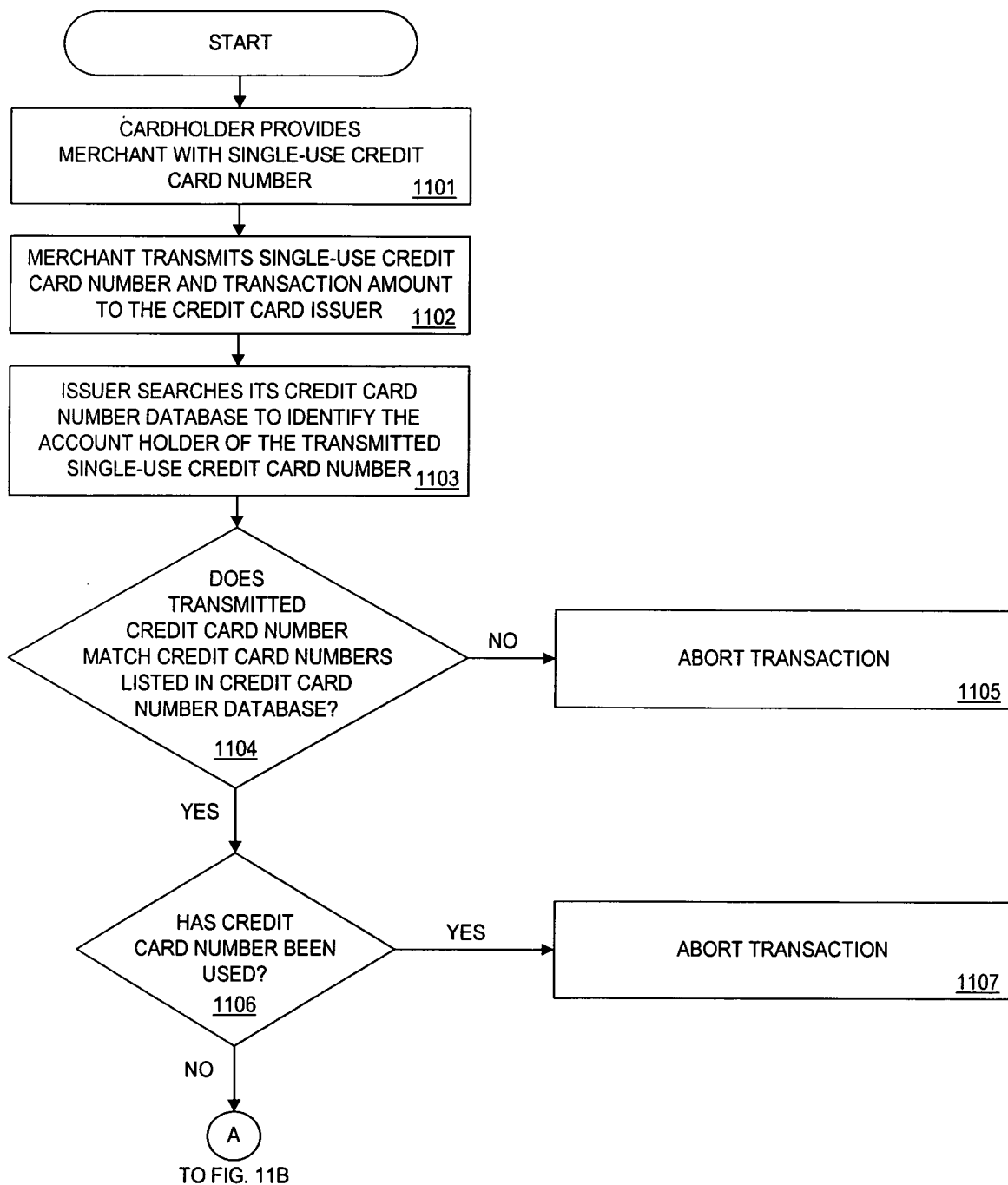


FIG. 11A

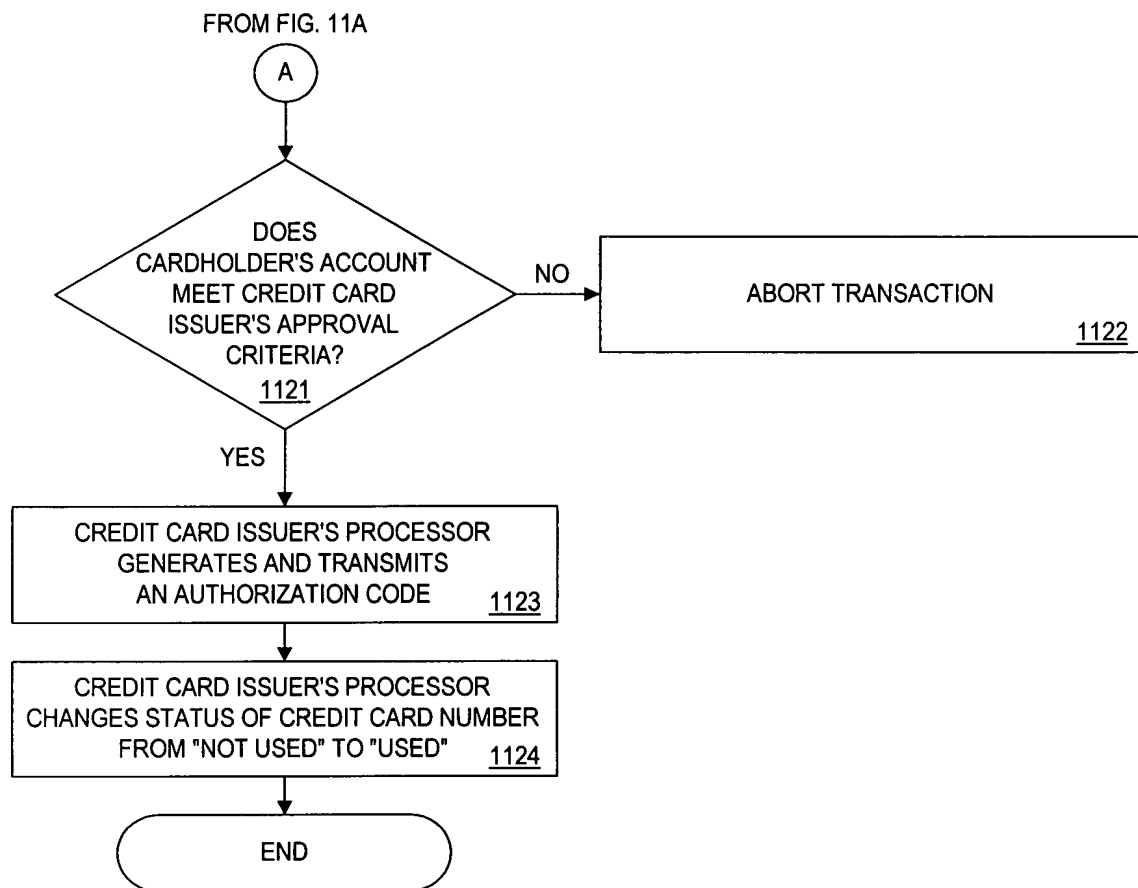


FIG. 11B

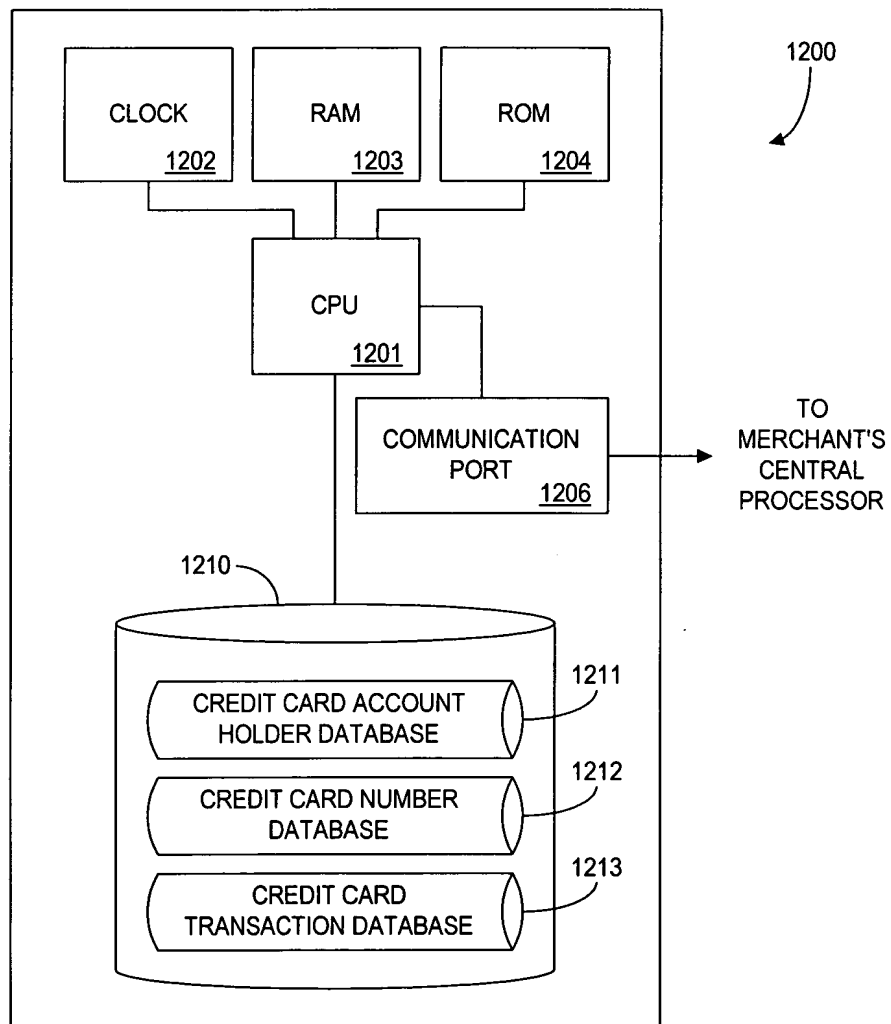



FIG. 12

1212

CARDHOLDER ACCOUNT NUMBER <u>501</u>	CARDHOLDER NAME <u>502</u>	CREDIT CARD NUMBER <u>1301</u>	STATUS <u>1302</u>
2222-3333- 4444-5555	TIM JOHNSON	3122-2222-3333-6644	USED
		3122-1222-3333-7697	NOT USED
		⋮	⋮
		3122-1222-3394-4181	NOT USED
9999-8888- 7777-6666	SUE MARVIN	1454-8000-3366-7171	USED
		1454-8000-3366-7172	USED
		⋮	⋮
		1454-8000-3989-6097	NOT USED

FIG. 13



1213 

CARDHOLDER ACCOUNT NUMBER <u>501</u>	EXPIRATION DATE <u>507</u>	TRANSACTION AMOUNT <u>702</u>	MERCHANT IDENTIFICATION NUMBER <u>703</u>
2222-3333- 4444-5555	05/22/98	\$23.98	123456
9999-8888- 7777-6666	08/01/99	\$56.34	654321

FIG. 14